



## *American Reliable Insurance Company*

# DWELLING FIRE – DP-1, DP-2 AND DP-3 PROGRAMS

The American Reliable DP-1 program can be used for dwellings (1850 and newer) with slight exterior damage (peeling paint or damage to siding, soffits or fascia) and dwellings that do not have plumbing or heat. The DP-2 program can be used for dwellings (1900 and newer) in good repair that may want more coverage than a DP-1, but do not qualify for a DP-3. The DP-3 program should be used for dwellings (1930 and newer) in excellent repair with no existing damage and is typically used for newer, higher valued dwellings.

### Included Coverages:

- DP-2 and DP-3: 10% Coverage B – Other Structures
- DP-2 and DP-3: 20% Coverage D – Fair Rental Value (Rental Occupancy)
- DP-2 and DP-3: 20% Coverage E – Additional Living Expense (Primary and Secondary Occupancy)

### Underwriting Features:

- Coverage is available for short term (nightly) rentals.
- Earthquake Coverage is available as an optional coverage in all three programs.
- All protection classes qualify.
- DP-2 and DP-3 risks may choose an Actual Cash Value loss settlement for Coverage A.
- Liability coverage is available to all dwellings with dogs that do not have a bite history. However, a Specific Breed Animal Exclusion is attached to all policies that have purchased liability.
- Horses are allowed. The total number of horses cannot exceed the number of family members.
- Livestock and farm animals for 4H type projects are allowed as long as there is no revenue from the activities

### Dwelling Policy Samples:

#### DP-1

- 2010 Primary Occupancy, Frame, PC 7, \$25,000 Coverage A, \$5,000 Personal Property, \$1,000 Deductible: **\$257**
- 1939 Rental Occupancy, Frame, PC 6, \$42,500 Coverage A, \$500,000 Liability, \$1,000 Deductible: **\$391**
- 1970 Rental Occupancy, Frame, PC 10, \$85,000 Coverage A, VMM, \$1,000 Deductible: **\$524**
- 1880 Rental Occupancy, Masonry, PC 4, \$130,000 Coverage A, \$300,000 Liability, \$1,000 Deductible: **\$631**
- 1890 Secondary Occupancy, Frame, PC 9, \$235,000 Coverage A, \$23,500 Other Structures, \$1,000 Deductible: **\$1,135**
- 1988 Rental Occupancy, Frame, PC 6, \$421,500 Coverage A, \$5,000 Med Pay, \$5,000 Deductible: **\$1,801**

#### DP-2

- 1978 Primary Occupancy, Masonry, PC 10, \$50,000 Coverage A, \$500,000 Liability, \$1,000 Deductible: **\$418**
- 1920 Rental Occupancy, Frame, PC 3, \$72,000 Coverage A, \$5,000 Med Pay, \$2,500 Deductible: **\$474**
- 1928 Rental Occupancy, Frame, PC 5, \$129,000 Coverage A, Water Back Up and Sump Discharge, \$1,000 Deductible: **\$606**
- 1948 Secondary Occupancy, Frame, PC 5, \$206,000 Coverage A, \$10,000 Personal Property, \$1,000 Deductible: **\$992**
- 1900 Rental Occupancy, Frame, PC 4, \$281,000 Coverage A, \$300,000 Liability, \$1,000 Deductible: **\$1,016**
- 1908 Secondary Occupancy, Masonry, PC 9, \$434,000 Coverage A, \$5,000 Personal Property, \$1,000 Deductible: **\$1,374**

#### DP-3

- 1973 Primary Occupancy, Frame, PC 8, \$75,000 Coverage A, \$30,000 Personal Property, \$1,000 Deductible: **\$873**
- 1955 Rental Occupancy, Frame, PC 10, \$115,000 Coverage A, \$300,000 Liability, \$1,000 Deductible: **\$659**
- 2002 Secondary Occupancy, Frame, PC 6, \$192,000 Coverage A, \$24,200 Other Structures, \$1,000 Deductible: **\$685**
- 1998 Rental Occupancy, Frame, PC 8, \$275,000 Coverage A, \$500,000 Liability, \$5,000 Deductible: **\$870**
- 1930 Primary Occupancy, Masonry, PC 4, \$361,000 Coverage A, \$1,000 Med Pay, \$2,500 Deductible: **\$1,275**
- 2001 Rental Occupancy, Frame, PC 9, \$500,000 Coverage A, Personal Property Replacement Cost, \$1,000 Deductible: **\$2,208**

The examples on this page are actual quotes. The examples do not list all coverages included in the policy

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